STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 15th day of September, 2004, and acknowledged on the 15th day of September, 2004, Mark D. McIntosh and Andrea M. McIntosh, husband and wife, executed and delivered a certain Deed of Trust unto Scott R. Valby, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Franklin American Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2074 at Page 302; and

WHEREAS, on the 30th day of August, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Franklin American Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3338 at Page 436; and

WHEREAS, on the 18th day of November, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3373 at Page 90; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 13th day of March, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 110 of Section C, Kingston West Subdivision, Section 28, Township 1 South, Range 8 West, according to the Plat thereof as recorded in Plat Book 45, Page 15, of the Office of the Chancery Clerk of DeSoto county, Mississippi.

Being the same property conveyed to Mark D. McIntosh and wife, Andrea M. McIntosh by Deed from Reeves-Williams, Inc., a Mississippi corporation, recorded the 2nd day of May, 1995 in Deed Book 284, Page 744, in the Register's Office of DeSoto County, Mississippi.

2-13-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 11th day of January, 2012.

Sean A. Southern

Substitute Trustee 2309 Oliver Road

Monroe, LA 71201

(318) 330-9020

COC/F10-2940

Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 18th day of September, 2007, and acknowledged on the 18th day of September, 2007, Daniel Hill and Shemeka Hill, executed and delivered a certain Deed of Trust unto Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Bank, FSB, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2800 at Page 761; and

WHEREAS, on the 11th day of April, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Bank, FSB, assigned said Deed of Trust unto BAC Home Loans Servicing, LP, fka Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3300 at Page 715; and

WHEREAS, on the 14th day of November, 2008, Emily Kaye Courteau was appointed Trustee via instrument appearing in the aforesaid land records in Book 2967 at Page 721; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 13th day of March, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 43, College Crossing Subdivision, located in Section 11, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 91, Pages 23-24, in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Trustee.

WITNESS MY SIGNATURE, this 13th day of January, 2012.

Emily Kaye Courteau

Trustee

2309 Oliver Road Monroe, LA 71201 (318) 330-9020

3-13-12

DMM/F08-3252

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 30th day of June, 2003, and acknowledged on the 30th day of June, 2003, Jeffrey M. Gatlin, A single person, executed and delivered a certain Deed of Trust unto Wells Fargo Escow Co., LLC, Trustee for Wells Fargo Home Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1772 at Page 0655; and

WHEREAS, on the 8th day of June, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3101 at Page 701; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 13th day of March, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 585, Section N, Magnolia Estates Subdivision, in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi, as shown by Plat thereof recorded in Plat Book 52, Pages 43-44 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to grantors herein by Warranty Deed of Record in Book 315, Page 444, in the Office of the Chancery of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 17th day of January, 2012.

Emily Kaye Courteau Substitute Trustee

2309 Oliver Road Monroe, LA 71201 (318) 330-9020

COC/F09-1582

PUBLISH: 2.21.12/2.28.12/3.6.12

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3-13-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 16th day of March, 2004, and acknowledged on the 16th day of March, 2004, Keishaun Wright, single person and Jennifer Carter, single person, executed and delivered a certain Deed of Trust unto Laura H Franck, SYP & Dennis J. Odonoghue, EVP, Trustee for The New York Mortgage Company, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1951 at Page 704; and

WHEREAS, on the 16th day of March, 2004, The New York Mortgage Company, LLC, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2004 at Page 689; and

WHEREAS, on the 12th day of October, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3356 at Page 368; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 13th day of March, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The land lying and being situated in DeSoto County, Mississippi, more particularly described as follows, to wit:

Lot 226 Section D, Parcel 6, Central Park, PUD situated in Section 29, Township 1 South, Range 7 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 77, Page 18, in the Office of the Chancery Clerk of DeSoto County, Mississippi subject to Rights of Way and Easements for public roads and subdivision and zoning regulations in effect in DeSoto County, Mississippi and further subject to all applicable building restrictions and restrictive covenants of records; further subject to restrictive covenants of record in Book 411, Page 141, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Keishaun Wright and Jennifer Carter, joint tenants by the entirety by Deed from Reeves-Williams, LLC, recorded 08/06/2002 in Deed Book 425 Page 593, in the office of the Chancery Clerk of DeSoto County, Mississippi.

3-13-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 17th day of January, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

COC/F11-1780

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 14th day of February, 2007, and acknowledged on the 14th day of February, 2007, Tasha Fitts, a single woman, executed and delivered a certain Deed of Trust unto ReconTrust Company, N.A., Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2661 at Page 394; and

WHEREAS, on the 26th day of February, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto The Bank Of New York Mellon Fka The Bank Of New York, As Trustee For The Certificateholders, Cwabs, Inc., Asset-backed Certificates, Series 2007-5 Certificates, Series 2007-5, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3140 at Page 324; and

WHEREAS, on the 28th day of February, 2010, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3140 at Page 325; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 13th day of March, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 145, Section D, Magnolia Gardens P.U.D., 1st Addition, situated in Section 34, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 43, Page 7, Land Records, Chancery Clerk's Office, DeSoto County, Mississippi.

3-13-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 24th day of January, 2012.

Emily Kaye Courteau Substitute Trustee

2309 Oliver Road Monroe, LA 71201

(318) 330-9020

COC/F10-0111

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 20th day of September, 2005, and acknowledged on the 20th day of September, 2005, Randel S Fulwood aka Randel Scott Fulwood and Jennifer L Fulwood aka Jennifer M Fulwood, a married couple, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2314 at Page 469; and

WHEREAS, on the 30th day of June, 2009, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3051 at Page 279; and

WHEREAS, on the 30th day of June, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3052 at Page 312; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said-Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 13th day of March, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 57, Section "B", Honey Ridge Subdivision as situated in Section 35, Township 3, Range 6, DeSoto County, Mississippi as found at Plat Book 61, Pages 47-54 in the Office of the Chancery Clerk of DeSoto County, Mississippi and to which plat reference is hereby made for a more particular description of said lot.

3-13-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 6th day of February, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

COC/F09-1876

PUBLISH: 2.21.12/2.28.12/3.6.12

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STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 13th day of October, 2004, and acknowledged on the 13th day of October, 2004, Jeffrey M. Hamrick, executed and delivered a certain Deed of Trust unto Kim Mackey, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Greater Atlantic Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2104 at Page 498; and

WHEREAS, on the 16th day of November, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Greater Atlantic Mortgage Corporation, assigned said Deed of Trust unto US Bank National Association, as Trustee For SASCO Mortgage Loan Trust 2007-RF1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3367 at Page 791; and

WHEREAS, on the 29th day of December, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3394 at Page 457; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 13th day of March, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Part of the Northwest Quarter of Section 29, Township 3 South, Range 9 West, described as beginning at a point where the West right of way line of Bluff Road intersects the North line of the Section; thence South along the West right of way line of Bluff Road 178 feet to the Point of Beginning of the herein described tract of land; thence continuing South a distance of 110 feet to a point; thence West 150 feet to a point; thence North 110 feet to a point; thence East 150 feet to the point of beginning of the herein described tract of land.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 28th day of February, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

COC/F11-2461

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 27th day of October, 2006, and acknowledged on the 27th day of October, 2006, Kimberly Glasper aka Kimberly Gasper and husband, Lat-Dior Glasper, executed and delivered a certain Deed of Trust unto Summit Title and Escrow, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Decision One Mortgage Company, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2607 at Page 118; and

WHEREAS, on the 30th day of July, 2008, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Wells Fargo Bank, National Association, As Trustee For Morgan Stanley ABS Capital I Inc. Trust 2007-HE4 Mortgage Pass-through Certificates, Series 2007-HE4, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2931 at Page 792; and

WHEREAS, on the 11th day of November, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3369 at Page 74; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 13th day of March, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 46, Phase 1, Estates of Southern Trails, situated in Section 16, Township 2 South, Range 6 West, as shown on plat of record in Plat Book 89, Page 24, in the Chancery Clerk's office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to grantor, Advanced Land Development, LLC, herein by Co-Executor's Special Warranty Deed of record at Book 0443, Page 0068, dated April 28, 2003, filed May 2, 2003, in the Chancery Clerk's Office of Desoto County, Mississippi.

Being the same property conveyed to JD Builders, LLC, a Mississippi Limited Liability Company, by Warranty Deed of record at Book 494, Page 452, dated March 3, 2005, filed March 11, 2005, in the Chancery Clerk's Office of Desoto County, Mississippi.

3-13-12

Also being the same property conveyed to grantor by Warranty Deed of record being recorded simultaneously herewith in said Register's Office.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 9th day of February, 2012.

Michael Jedynak Substitute Trustee

2309 Oliver Road Monroe, LA 71201 (318) 330-9020

COC/F08-2086

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 13th day of October, 2004, and acknowledged on the 13th day of October, 2004, Jeffrey M. Hamrick, executed and delivered a certain Deed of Trust unto Kim Mackey, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Greater Atlantic Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2104 at Page 498; and

WHEREAS, on the 16th day of November, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Greater Atlantic Mortgage Corporation, assigned said Deed of Trust unto US Bank National Association, as Trustee For SASCO Mortgage Loan Trust 2007-RF1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3367 at Page 791; and

WHEREAS, on the 29th day of December, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3394 at Page 457; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said. Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 13th day of March, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Part of the Northwest Quarter of Section 29, Township 3 South, Range 9 West, described as beginning at a point where the West right of way line of Bluff Road intersects the North line of . the Section; thence South along the West right of way line of Bluff Road 178 feet to the Point of Beginning of the herein described tract of land; thence continuing South a distance of 110 feet to a point; thence West 150 feet to a point; thence North 110 feet to a point; thence East 150 feet to the point of beginning of the herein described tract of land.

5-13-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 8th day of February, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

COC/F11-2461

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 31st day of July, 2007, and acknowledged on the 31st day of July, 2007, Michael D. Lofton, Jr. and Jenai L. Classen, executed and delivered a certain Deed of Trust unto Robert C. Kenknight, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Desoto County Bank, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2765 at Page 389 and rerecorded in Book 2774 at Page 694; and

WHEREAS, on the 13th day of December, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Desoto County Bank, assigned said Deed of Trust unto Federal National Mortgage Association, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3378 at Page 431; and

WHEREAS, on the 26th day of January, 2012, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3394 at Page 71; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 13th day of March, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 173, Fairway Oaks Subdivision, in Section 6, Township 3 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 46, Page 41, in the office of the Chancery Clerk of Desoto County, Mississippi.

3-13-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 8th day of February, 2012.

Michael Jedynak Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

COC/F11-2395

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 24th day of January, 2005, and acknowledged on the 24th day of January, 2005, Demetria W. Lawson, joined herein by Ernest L. Lawson, executed and delivered a certain Deed of Trust unto Dean Hackemer of Fairfax, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Access National Mortgage, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2157 at Page 369; and

WHEREAS, on the 4th day of August, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Access National Mortgage, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3329 at Page 747; and

WHEREAS, on the 12th day of October, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3356 at Page 372; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 13th day of March, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The land lying and being situated in DeSoto County, Mississippi, more particularly described as follows, to wit:

Lot 19, Section A, Kaitlyn Ridge, situated in Section 4, Township 2 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 69, Page 27, in the office of the Chancery Clerk of DeSoto County, Mississippi.

For informational purposes only: The APN is shown by the county assessor as source of title is Book 397 Page 154 (Recorded 08-03-2001)

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 7th day of February, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

COC/F11-1770

2/14/12 12:00:31 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 6, 2001, Dena Willis. executed a Deed of Trust to Mary Austin Monteith, Trustee for the benefit of William Summers, which Deed of Trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1312, Page 433; and

WHEREAS, this Deed of Trust has been assigned to James Robert Burnett by instrument recorded in the aforesaid office of the Chancery Clerk in Book 1904 Page 203; and

WHEREAS, the legal holder of the Deed of Trust and the note secured thereby, substituted Kevin F. O'Brien, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3389, Page 398, thereof; and

WHEREAS, default having been made in performance of the conditions and stipulation as set forth by said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable under the terms of said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Kevin F. O'Brien, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11:00 a.m. and 4:00 p.m.) at the East front door of the County Courthouse of DeSoto County, Mississippi, on the 13th day of March 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 185, Section "H", Kentwood Subdivision, situated in Section 3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 41, Page 45 in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will convey only such title as is vested in me as Substitute Trustee. WITNESS my signature, on this the 14th day of February, 2012.

Kevin F. O'Brien, Substitute Trustee

prepared by: O'Brien Law Firm, LLC 1630 Goodman Rd. E., Suite 5 Southaven, MS 38671 (662) 349-3339 2/21, 2/28 & 3/6/12; d.o.p.

3-13-17

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 25th day of April, 2007, and acknowledged on the 25th day of April, 2007, Richard Henderson aka Richard M. Henderson joined herin by Patricia Henderson, executed and delivered a certain Deed of Trust unto Recontrust Company, NA, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2717 at Page 413; and

WHEREAS, on the 13th day of October, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Homes Loans, Inc., assigned said Deed of Trust unto The Bank of New York Mellon fka The Bank of New York not in its individual capacity but solely as trustee for the benefit of the certificateholders of the CWABS Inc., asset-backed certificates, Series 2007-9, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3357 at Page 516; and

WHEREAS, on the 5th day of February, 2008, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2854 at Page 335; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 13th day of March, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The land lying and being situated in the City of Southaven, DeSoto County, Mississippi, described as follows, to-wit:

Lot 329, Section "D", Carriage Hills Subdivision, situated in Section 23, Township 1 South, Range 8 West, City of Southhaven, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 5, at Page 4-5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

3-13-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 7th day of February, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

COC/F08-0389

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 11th day of September, 2003, and acknowledged on the 11th day of September, 2003, Jennifer M. Harrison, Unmarried, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1825 at Page 652; and

WHEREAS, on the 21st day of December, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto JPMorgan Chase Bank, National Association, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3383 at Page 688; and

WHEREAS, on the 1st day of November, 2004, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2098 at Page 209; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 13th day of March, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1144, Section "F", Greenbrook Subdivision, located in Section 19, Township 1 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 9, pages 46-49, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 7th day of February, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

COC/F04-1902

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 18, 2009, Michael S. Manier and Ratarsha R. Manier, Husband and Wife executed a certain deed of trust to Emmett James House or Bill R. McLaughlin, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3047 at Page 356; and

WHEREAS, said Deed of Trust was subsequently assigned to Regions Bank d/b/a Regions Mortgage by instrument dated August 25, 2011 and recorded in Book 3,335 at Page 682 of the aforesaid Chancery Clerk's office; and

WHEREAS, Regions Bank d/b/a Regions Mortgage has heretofore substituted J. Gary Massey as Trustee by instrument dated January 17, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3,391 at Page 341; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Regions Bank d/b/a Regions Mortgage, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on March 13, 2012 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 221, Phase IV, Alexander Crossing P.R.D., located in Section 27, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 98, Pages 4-5, in the office of the Chancery Clerk of DeSoto County, Mississippi

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 8th day of February, 2012.

J. Gary Massey

SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

9842 Southern Gum Way Olive Branch, MS 38654 11-002075JC

Publication Dates: February 14, 21, 28, and March 6, 2012 3-13-2012

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 1st day of June, 2004, and acknowledged on the 1st day of June, 2004, Gregory W. Webb, a married man, Cecilia M. Webb as joint tenants, executed and delivered a certain Deed of Trust unto Joan H. Anderson, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2007 at Page 0429; and

WHEREAS, on the 30th day of March, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto BAC Home Loans Servicing, Lp, fka Countrywide Home Loans Servicing, Lp, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3151 at Page 237; and

WHEREAS, on the 8th day of December, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3378 at Page 77; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 13th day of March, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 7, Cherokee Ridge, Part of Cherokee Valley P.U.D., situated in Section 31, Township 1 South, Range 6 West, DeSoto County, Mississippi as per plat recorded in Plat Book 64, Page 31-32, Chancery Clerk's Office, DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 10th day of February, 2012.

Michael Jedynak Substitute Trastee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

COC/F11-1576